

## FINRA visits FLEACT Yokosuka, provides financial advice

Story and photos by Greg Mitchell,  
Fleet Activities, Yokosuka Public Affairs

Representatives of the Financial Industry Regulatory Authority (FINRA) conducted an investing seminar for military service members and their families at the Fleet Activities (FLEACT), Yokosuka Fleet Theater, Feb. 27.

FINRA was on hand as a part of the Military Saves Campaign support events, Feb. 25 - March 2.

The goal of FINRA is to ensure that military members have access to financial education information that enables them to make crucial financial decisions that are in the best interest of themselves and their families. The representatives provided financial information considered vital for both new and experienced investors.

"What we offer to you today is free, unbiased advice about some of the things that you should be doing or are thinking about doing with your money," said certified financial planner and certified senior advisor, W. G. "Bud" Schneeweis. "Of course the biggest reason to save is for retirement. You've invested for a while in your military career but that may not be enough to hold you in the lifestyle that you have become accustomed to. There are many ways to do it, but budgeting is one of the key ways that helps you save."

During their two-day visit, the representatives visited many commands including Defense Logistics Agency, Ship Repair Facility, Personnel Support Detachment, *USS George Washington* (CVN 73), *USS Stethem* (DDG 63), *USS Mustin* (DDG 89), Naval Information Operations Command and Yokosuka Middle School teachers.

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Financial Industry Regulatory Authority (FINRA) Director of Investor Education, Peter S. Chandler, speaks to Sailors about investments during an investor seminar for military members and their families at the Fleet Activities, Yokosuka Fleet Theater, Feb. 27. FINRA is the largest independent regulator for all securities firms doing business in the United States. Its chief role is to protect investors by maintaining the fairness of the U.S. capital markets.

## Pacific Ambassadors perform at Hong Kong Disneyland

Story and photo by MC1 Joshua Karsten,  
7th Fleet Public Affairs

HONG KONG – The U.S. 7th Fleet Band's Pacific Ambassadors performed for crowds of tourists at Hong

Kong Disneyland March 1.

The performance kicked off the start of their 2013 touring schedule throughout Asia and the western Pacific. This was the third year in a row the Pacific Ambassadors have visited Hong Kong Disneyland.



Musician 3rd Classes Christa Vernon, Zachary Buckwash, Daniel Webber and Gabriel Brown of the U.S. 7th Fleet Band's Pacific Ambassadors perform at Hong Kong Disneyland, March 1. The performance kicked off the start of their 2013 touring schedule throughout Asia and the western Pacific.

U.S. Navy photo by MCSN Jared Herral

"We've been practicing our new performances and arrangements since November 2012," said Musician 2nd Class Christopher Bougeois. "It's good to show the people of Hong Kong how much we care about our partnership with this country. We showed everyone; not only musically, but personally how much we appreciate them."

Crowds enjoyed a little taste of Americana during the performance along with genres such as jazz and rock and included movie and television theme music to complement the Disney spirit.

During the set, the band performed such crowd favorites as "Brazil," "Beat It," and "Gangnam Style." In the middle of the set, the 7th Fleet Band's Vocal Quartet and two guitarists performed "Seven Bridges Road" to an enthusiastic reception. For a final encore the entire band performed "The Stars and Stripes Forever."

"I've never experienced the U.S. Navy in such a unique way," said Hong Kong Disneyland performer, Lesly Centewo. "Usually, everyone associates the military with the main characteristic of being stern. The 7th Fleet band was a great way to experience a different side of the U.S. Navy."

The band's performance was energetic and geared to appeal to a wide variety of musical tastes. After the performance, the audience had a chance to meet with members of the band and pose for photos further building on the relationship with the people of Hong Kong and the other nationalities that were in attendance.

"Our basic job is to make the people feel good," said Chief Musician Mark Stout. "Our job as Navy Musicians when outside our country is to shed a positive image on the Navy and the United States. I feel we did that today."

The Pacific Ambassadors are part of the U.S. 7th Fleet Band and are based out of Yokosuka, Japan.



### USS Blue Ridge arrives in Hong Kong

U.S. 7th Fleet flagship *USS Blue Ridge* (LCC 19) and embarked 7th Fleet staff arrived in Hong Kong March 1 for a port visit.



### Local NMCRS kicks off 2013 Active Duty Fund Drive

Fleet Activities, Yokosuka Navy and Marine Corps Relief Society started its 2013 active duty fund drive with a meeting between staff, volunteers, command coordinators and local leadership, Feb. 27.

# FLC hosts food service credentialing program

Story and Photo by Sky M. Laron,  
NAVSUP FLC Yokosuka Corporate Communications

NAVSUP FLC Yokosuka hosted a Master Certified Food and Beverage Director (MCFBD) Symposium Feb. 11-20 onboard Commander Fleet Activities Yokosuka.

Those enrolled had the opportunity to acquire nine professional culinary certifications. "The subjects covered included the highest levels of food safety, customer service, food service management and more," said Senior Chief Culinary Specialist Todd Mears, the senior member of NAVSUP FLC, Yokosuka's Navy Food Management Team. "Everyone in the class was energized by the knowledge and the belief that they now have documented skills that they can sell and information they can use, in and after the Navy."

The winner in all this is the customer, said Mears.

"Collectively within the region there are a lot of [Sailors rated culinary specialists] in the area including the ships and shore commands," said Mears. "Someone needed to provide the stimulus to do the class and NAVSUP FLC, Yokosuka did that."

Superior customer support is a hallmark for the men and women of NAVSUP FLC, Yokosuka whose mission it is to serve the Asia Pacific Region's forward deployed maritime warfighter with 24/7 operational logistics support integrating an extensive service provider network to deliver fuel, material, mail and supply chain services across the U.S. Navy's largest geographical area of responsibility.

"The local support has been amazing," said Ed Manley, president, E.H. Manley and Associates and MCFBD symposium instructor. "I've done almost 200 symposiums and the support for this one has topped them all."

Manley conducts this type of training worldwide at such interesting locations as the White House, vice president's residence, chief of naval operations' residence, the Pentagon, Korea, Japan, Germany, Italy and bases and ships around the world.

He believes that NAVSUP FLC, Yokosuka personnel have succeeded in making this a memorable experience for the Sailor and civilian culinary specialists who took part in the event.

"[NAVSUP FLC Yokosuka's Navy Food Management Team] were focused on a positive experience for all the students, which I believe we have accomplished," said Manley.

Today more than 3,500 students have earned more than 9,500 certifications through



(Left) Raymond Denny, Master Certified Food and Beverage Director (MCFBD) Symposium valedictorian, accepts his certificate Feb. 20 from Ed Manley, President, E.H. Manley and Associates and MCFBD Symposium Instructor, during the MCFBD Symposium hosted by NAVSUP FLC Yokosuka.

these classes, with a long list of testimonials from personnel who have received promotions, pay raises and special assignments, both in and after the military, said Manley.

Diversity within the NAVSUP FLC Yokosuka hosted class was a real pleasure for Manley who instructed junior and senior level Sailors as well as civilians during the academically strenuous symposium.

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## U.S. Navy energy leader visits Japan fuel sites

By Bruce Moody, CNIC Fleet and Family Support

Deputy Assistant Secretary of the Navy for Energy Thomas Hicks toured NAVSUP Fleet Logistics Center (FLC) Yokosuka fuel facilities onboard Defense Fuel Support Point (DFSP) Hakozaki on the island of Azuma located within Tokyo Bay, Feb. 11.

One primary purpose of Hicks' visit was to get a first hand account at the deck plate level of how fuels move around this vital Asia Pacific area of responsibility (AOR).

"This was a great opportunity to showcase our facilities and our very talented staff," said John Floyd, NAVSUP FLC, Yokosuka Kanto Area fuel director.

From a big Navy perspective the NAVSUP FLC, Yokosuka Fuels Department has a bulk petroleum inventory of 588 million gallons, which is an astounding 10 percent of DoD's total global bulk petroleum inventory.

Understanding energy efficiencies and fuel alternatives has been an important mission across the Navy but Hicks points out that it is "not about advancing any environmental agenda," adding that any such benefit would come as a bonus.

"This focus is on enhancing our combat operability as it relates to our fuel vulnerabilities," said Hicks.

NAVSUP FLC, Yokosuka manages roughly 45 percent of the Navy fuel in the Pacific and partners with DLA Energy to store and distribute fuel by vessel, rail, and truck throughout mainland Japan and the Pacific AOR [area of responsibility]," said Eric Parsha, NAVSUP FLC, Yokosuka

deputy department head for Fuels.

NAVSUP FLC, Yokosuka has a very significant fuel mission that spans from points in the north pacific to the Indian Ocean, said Floyd.

"We are part of a complex and highly flexible distribution network that prides itself on looking strategically forward, anticipating challenges and mitigating them, often before our customers are even aware," said Parsha.

Parsha also shared the importance of senior leaders and operators having the chance to interact.

"Tactical level operations are the concrete results of policy and program decisions," said Parsha. "From the operating level perspective, it is a chance for the operators to give feedback on the impact of programs and policies -- I think that is a healthy interaction to have."

NAVSUP FLC, Yokosuka fuels ships and aircraft on a daily basis, as well as performing other services.

"For example -- we support ship and aircraft maintenance with defuels; we recover product and reissue it to other units that would otherwise be lost; we provide laboratory support; we provide expertise to activities that fuel at the tactical level as part of their own mission," said Parsha. "The fuels community prides itself on finding a way to get the mission accomplished safely, under almost any circumstance."

As half of the U.S. Navy's deployed fleet is permanently home-ported in the Asia Pacific it is vital that NAVSUP FLC, Yokosuka has the fuel available to keep the ships moving.

"We have a great team of military personnel from a variety

of ratings, local nationals, [United States Civil Service] and contract service providers," said Parsha. "There is a great sense of satisfaction in knowing that you actually enabled a ship or aircraft to complete their mission."

Parsha added that there is a strong sense of teamwork and family within his organization and fuels in general.

"People tend to come back to work in fuels," said Parsha. "I think in part because you get solid feedback that your efforts made a difference day to day."

Showcasing the capabilities and professionalism of his team to Navy leadership was a pleasure, said Parsha.

"It was also great for our operators to see how crucial their work is and where the Navy is going in terms of energy independence and energy security," Parsha said. "We all play a part from the deck plates up to the National policy makers and I think our team received further affirmation that they are part of something even bigger, of crucial value for both the United States and our Allied partners."

As the Western Pacific region's largest U.S. Navy logistics command, just 26 miles due south of Tokyo, the NAVSUP FLC, Yokosuka enterprise networks more than 20 sites and fuel terminals from Misawa, Japan, to Sydney, Australia; Diego Garcia in the Indian Ocean to Guam with a mission to serve the Asia Pacific Region's forward deployed maritime warfighter with 24/7 operational logistics support integrating an extensive service provider network to deliver fuel, material, mail and supply chain services across the U.S. Navy's largest geographical AOR.

# Monogamy: The crucible of love

From Chaplain Norbert Karava

*Editor's note: This is part one of a three-part series.*

Of all the social, cultural and moral institutions that we have inherited it would be difficult to find one more hotly contested, controversial and challenging than monogamy. For the purposes of this article, I propose an understanding of monogamy as a form of marriage in which an individual may have only one spouse of the opposite sex with whom he or she may be sexually intimate until separation occasioned by death alone. Serial monogamy, i.e., having only one spouse of the opposite sex with whom he or she may be sexually intimate until divorce or some other form of separation sanctioned by public authority would be seen as an imperfect form of monogamy in terms of this definition.

Paleontology seems to suggest that as a generally occurring pattern of mating and child-rearing, monogamy does not reach back further than the agricultural revolution, i.e., about 18,000 years ago, and that before this time, 80,000 to 100,000 years ago, with human expansion out of the African continent, mitochondrial DNA evidence suggests a preponderance of females mating with multiple individuals out of a numerically lesser population of males.

Even though, in broad strokes, historians paint the picture of the prevalence of forms of monogamy as the basic family model for the societies of ancient Mesopotamia, Egypt, Assyria and indeed the ancient Middle East in general, (with a healthy tolerance of concubinage for the wealthy) as well as the story of monogamy's gradual triumph in the history of Israel (Solomon's 700 wives and 300 concubines notwithstanding) and then, in classical Greece and Rome – monogamy by no means could be presented as a universal norm. Even in Greece and Rome, monogamous marriage was more of a privilege than an obligation; only citizens could marry and, most importantly, bear children with hereditary legal and socially respected entitlements.

But again, in broad strokes, it seems that from the agricultural revolution, monogamy has mirrored the advance of civilization itself, with the rise of ever larger entities of political power occasioning the decline of previous patterns of polygyny. According to David Herlihy in "Biology and History: The Triumph of Monogamy," the monogamy that began its ascent in the classical Roman and Greek world triumphed as the dominant model for sexual relations and the foundation for the nuclear family for three reasons:

The first was that societies that were able to achieve greater and broader levels of political unity had an obvious advantage over more loosely connected tribal confederations. The multiplicity of children following in the wake of polygyny tended to kinship and tribalism with all its divided and fractious loyalties, putting it at odds with the requisite unity of statehood. We see this tension today in Africa, between ethnic-tribal loyalties and the state. And so, as states prevailed over tribe so did monogamy over polygyny.

The second was that the relatively fewer children of monogamous unions versus the considerably greater number of children of polygynous ones were the targets of greater attention, care and resources, giving them a competitive edge which in turn gave monogamy as a social institution a more promising future than polygyny.

The third was the passing of the institution of slavery beginning in the twilight of the classical era. The manpower necessary for work needed to be recruited from other than slave sources. Enters the peasant-farmer who was rewarded with monogamous marriage putting him on the same plane as his feudal lord in this respect and with the ability to transmit property and wealth to his descendants.

The fourth was the post-classical triumph of the Christian Church with its radically enforced religious doctrine of absolute sexual egalitarianism which ended the moral legitimacy of the male privilege of polygyny. Henceforth, a woman would have the rights to the exclusive loyalty of her spouse. A case can be made that never before had the ethos of monogamy been so clearly stated and so unequivocally demanded.

For Christians, the revolutionary doctrine of monogamy took its inspiration from the teaching of Jesus recounted in the Gospel of Matthew 19:3-9, where Jesus answers the question concerning the admissibility of divorce. In those celebrated words, Jesus refers his audience to "the beginning" referring to the creative act of God "(...) he who made them in the beginning made them male and female") and the reality of the "one flesh" "(...) so they are no longer two but one flesh" which in and of itself contains the implications of monogamy.

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Topics covered consisted of not only retirement, but investments for house mortgages, education, automobile purchases and how not to incur credit card debt.

"The average American has a couple of credit cards; 36 percent have four or more credit cards and many are using all of them to a great degree," said Schneeweis. "They are not necessarily paying off their credit card bills; they are simply rolling over to the next and putting charges on all of their cards and maybe paying the minimum amount every month. That's simply not a good way to run your personal finances. It's damaging to your personal financial health."

Other areas covered were plain vanilla mutual funds that are investments such as variable annuities, exchange-traded funds and 529 college savings plans, while also covering tips and tools to help Sailors and their families make smart investment decisions and avoid costly mistakes.

"The first question to ask is not where do I invest but, what is my plan and what exactly am I trying to accomplish with my money," said Peter S. Chandler, director, investor education, FINRA. "Once you understand what it is that you are trying to accomplish you can then make the determination about how and what to invest in to achieve that plan. Remember that it really makes a big difference what you are saving or investing for because that will drive how you will invest. It's very different if you're saving for a short-term goal such as a cruise a wedding or a vacation, than it is for a long-term goal such as a down payment on a home."

Upon the completion of the seminar, Sailors had the opportunity to take the knowledge gained and make it work in their favor.

"I am a beginner in investing and I came here to get financial guidance to plan for the future," said Operations Specialist 3rd Class, Anastasia Williamson of *USS George Washington* (CVN 73). "I think attending a seminar like this is one way to help me make better financial decisions and also can show me what I can do to make more money with what I have."

Others in attendance were in agreement with Williamson.

"Actually I am one of the command financial specialists aboard our ship," said Sonar Technician Surface 1st Class Nicholas Hixenbaugh. "Today was just a refresher for me and I just want to take the information provided here and add to our training program for everyone aboard the ship. But on a personal level, I came to get me more information and gain more knowledge about stocks and investing in programs other than the Thrift Savings Plan."

For more information on financial issues, search the website at: [www.saveandinvest.org](http://www.saveandinvest.org)

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"Obtaining the Master Certified Foodservice Professional and Food and Beverage Directors' designation by completing a series of courses then achieving a qualifying score on a written examination was no easy tasking," said Raymond Denny, MCFBD Symposium valedictorian, adding that the overall experience had been both challenging and rewarding.

The class was open to all comers and the students who attended represented various ships, galley's and commands.

"Most of the Masters have many more years of experience than I do so I believe it is an honor to be in the same league as they are," said Denny.

Manley said that his business is changing people's lives, one student at a time.

"The world is ugly out there; the unemployment lines are very long and full of very talented people, whose resumes are full of glorious accomplishments," said Manley. "Anything you can do to separate yourself from the others who apply is key to getting a job."

According to Manley, all teachers have opportunities to positively change their student's lives.

"Every day should be a learning experience at some level where we should address what opportunities there are to further our career," said Manley. "So don't wait, otherwise, you're out of the Navy saying, 'I wish I had prepared for this day.'"



**Go Light on Lights**

Do you really need the lights? If there's natural daylight in your workspace, try turning off your overhead lights. If the morning is dark, see if you can leave the lights off after you return from lunch. You can use task lighting to supplement the daylight in specific areas that need more light. It uses a fraction of the energy that lighting a whole room does.

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